

Real Estate Finance

Unutilisation fee	1% p.a. charged on the undrawn portion of the loan.
Processing fee	1% (minimum EUR 2,500) varies by project risk/transaction complexity.
Annual review/Renewal fee	0.10% p.a. of outstanding loan facility on each annual review/minimum EUR 500.
Waiver fee	EUR 100 per waiver collected upon issuance of waiver letter.
Loan extension fee	0.3% to 0.4% flat, minimum EUR 1,000.
Quarterly site visits	EUR 250.
Security Item release fee	EUR 50 per item of security released (applicable for each individual release eg. life insurance, pledge on shares etc) Not applicable to guarantees and other undertakings.
Guarantees in favour of Malta Govt. Entities	0.5% per annum or part thereof minimum EUR 200 to MEPA or other government parastatal bodies for the purposes of corporate finance transactions.
Advising of Irregularities	EUR 50.
Loan late payment	EUR 50 per calendar week following one month grace period.

Architect Valuation Fees	Valuation	Fee Payable (exc-VAT)
	Up to EUR 500,000	EUR 750
	EUR 500,001 to EUR 1,000,000	EUR 1,000
	EUR 1,000,001 to EUR 1,500,000	EUR 1,500
	EUR 1,500,001 to EUR 2,000,000	EUR 2,000
	EUR 2,000,001 to EUR 2,500,000	EUR 2,500
	EUR 2,500,001 and over	EUR 2,500 + 0.04% on the remainder

1. Valuation amounts are based on end value.
2. All other architect out-of-pocket expenses in connection with periodic property market value assessment, regulatory monitoring or similar period reviews shall be borne by the borrowing client.
3. The same schedule of fees shall apply to any mandatory architect revaluation on property held as collateral in relation to the loan granted by the Bank.

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Legal Fees	Contract Loan Amount	Fee Payable
	Up to EUR 500,000	0.4%
	EUR 500,001 to EUR 1,000,000	0.3%
	EUR 1,000,001 to EUR 3,000,000	0.25%
	EUR 3,000,001 and over	0.2%

The above architect and legal fees may vary depending on the nature and complexity of the facility.

The facility letter shall take precedence.

Remittances/SEPA transfers	Outward Remittances Charges	Fee (EUR)
	Intra-account transfers	Free
	Issuance of Draft	EUR 4.00
	SEPA Payments	EUR 4.00
	Incoming Remittance Charges	
	Euro Payments including SEPA	Free

Important Information

This Real Estate Finance Tariff of Charges will be effective as from **1st April 2026** and should be read in conjunction with FIMBank's Standard Tariff of Charges and General Terms and Conditions of Business. Charges and fees may change at the sole discretion of the Bank or the regulator. FIMBank will endeavour to notify clients with any revisions to this Real Estate Finance Tariff of Charges in advance. This Real Estate Finance Tariff of Charges applies to standard real estate finance transactions. Higher and/or additional charges may apply to certain transactions including complex transactions that are required to be processed urgently and transactions that involve products and arrangements that are not referred to in this document. Furthermore, this Tariff of Charges will apply should no other tariff of charges be communicated separately. For details on applicable fees, customers can contact FIMBank at info@fimbank.com.

FIMBank plc

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FIMBank plc is regulated by the Malta Financial Services Authority and is listed on the Malta Stock Exchange. The Bank is licensed to undertake the business of banking in terms of the Banking Act 1994 (Cap. 371).